



Wisconsin SeniorCare Fact Sheet

Frequently Asked Questions

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older who meet the eligibility criteria. The program is designed to help seniors with their prescription drug costs. The Department of Health and Family Services (DHFS) administers the SeniorCare program. The following are frequently asked questions about the SeniorCare program. If your question has not been answered in this fact sheet, contact the SeniorCare Customer Service Hotline.

SeniorCare Customer Service Hotline
1-800-657-2038

TTY and translation services available.

GENERAL QUESTIONS

1. How can I get a SeniorCare application?

Application forms and instructions are available from local Aging Units, Benefit Specialists, the SeniorCare Customer Service Hotline at 1-800-657-2038 or on the SeniorCare web site at <http://dhfs.wisconsin.gov/seniorCare/app-instruc-info.htm>. If you choose to get your application from the SeniorCare web site, you will need to print the form, manually, complete the application and mail it to the SeniorCare program. You cannot apply for SeniorCare on the internet.

2. Who can help me complete the application form?

Local Aging Unit staff, Benefit Specialists, social workers, senior center staff, organizations serving elderly persons, family members or volunteers may help you complete the application form. Contact the SeniorCare Customer Service Hotline at 1-800-657-2038 if you need a listing of these resources in your area.

3. Can someone apply for me?

Applicants can authorize another adult to apply for SeniorCare on their behalf. If you wish to have someone apply on your behalf, contact the SeniorCare Customer Service Hotline and a representative will send you an Authorized Representative form (HCF 10080) to complete and return to SeniorCare with your application. The form can also be found on the SeniorCare web site at: <http://dhfs.wisconsin.gov/seniorCare/information.htm>.

4. I do not have a Social Security Number. Can I receive SeniorCare benefits?

You may apply for SeniorCare without a Social Security Number (SSN) but you will be required to apply for one. You cannot be found eligible for SeniorCare until you actually apply for a SSN.

ELIGIBILITY**5. My birthday is next month. When can I apply?**

You can apply one month before your 65th birthday. However, you will not be eligible until your 65th birthday.

6. What if I am receiving Social Security or Medicare, but I am not 65. When can I apply?

There are no exceptions to the age rule. You may apply no earlier than one month prior to your 65th birthday.

7. Can I find out if I might be eligible before actually applying for SeniorCare?

The SeniorCare web site has a "Pre-Application Guide" at <http://access.wisconsin.gov/access/>. This is an interactive screening tool that can help you determine if you meet the eligibility requirements to participate in the SeniorCare program, before you apply. By answering a few simple questions, the guide will also give you information about how SeniorCare will work for you.

You may also contact your local Aging Unit, Benefits Specialist or senior center. You can obtain a listing of resource agencies in your area by contacting the SeniorCare Customer Service Hotline at 1-800-657-2038.

RESIDENCY**8. How long must I live in Wisconsin before I can apply?**

To be eligible for SeniorCare, you must currently be a resident. You are a resident if you maintain your permanent residence in Wisconsin and you intend to continue to reside in Wisconsin. There is no requirement for you to have been a resident of Wisconsin for a specific period of time before you apply.

CITIZENSHIP**9. If I am not a U.S. citizen, can I be eligible for SeniorCare?**

Immigrants with particular legal immigration status may qualify for SeniorCare. You are encouraged to apply and SeniorCare will determine your eligibility. After you send in your application form, you will receive a letter requesting that you send a copy of both sides of your immigration registration card. You will also need to identify your country of origin. Do not send copies of your immigrant registration card until it is requested.

ENROLLMENT FEES**10. Will I have an enrollment fee?**

An annual enrollment fee of \$30 per individual or \$60 per couple is required for participation in the SeniorCare program.

11. How can I pay my enrollment fee?

Enrollment fees can be paid by personal check, cashier's check or money order. Make your check or money order payable to: State of Wisconsin. Write the SSN's of all applicants on your check or money order. **Do not** send cash.

12. Can I send one check or money order for my spouse and myself?

You can make one payment for both applicants. Make your check or money order out for \$60 and write the SSN of both applicants on the check or money order.

APPLICATION**13. What if I completed the application using lower case letters?**

You are encouraged to use all capital letters when completing the form. If you have used lower case, SeniorCare may still be able to process your application. If SeniorCare is unable to process your application, you will be contacted by a SeniorCare representative.

14. What if I make a mistake on the application?

If you make a mistake on the application form, you can correct it with correction fluid such as Wite•Out or liquid paper.

15. My spouse and I are both applying for SeniorCare. Who should sign the application?

Only one signature is required. Either applicant can sign the application form.

16. When completing the address section, do I put spaces between the words?

A space should be left between each word.

GENERAL INCOME QUESTIONS**17. I am married and living with my spouse. My spouse is under age 65 and is not eligible for SeniorCare. Do I have to include his/her income on my application?**

Spouses who live together must report income information for both individuals even if one spouse does not meet the age requirement or meets the requirement but chooses not to participate in the SeniorCare program.

18. Should I estimate the income that I may receive from the stock market and other events that may happen in the next year?

Income information for SeniorCare is based on your good faith estimate of what your income will be for the next year. You can use last year's income as a guide to estimate your income for the next 12 months.

19. What if I think I made a mistake in reporting income on my application?

Contact the SeniorCare Customer Service Hotline at 1-800-657-2038 and a customer service representative will help you.

GROSS SOCIAL SECURITY INCOME**20. Do I need to count the Medicare premium payments that are deducted from my Social Security payment as income?**

If your Medicare Part B premium is deducted by the Social Security Administration from your Social Security payment, you need to add the amount of your Part B premium

payment to the amount of your Social Security payment and include the annual total on the SeniorCare application form. If you do not know the Medicare premium amount that is deducted from your payment, contact the Social Security Administration at 1-800-772-1213.

21. I am a widow(er) who receives my spouse's Social Security benefits. How do I report this income?

Report this as your income under the applicant column on the SeniorCare application form.

GROSS INCOME

22. Do the payments I receive for participation in a training program for older persons count as income?

Wages and salaries received as part of a training program must be counted as income for SeniorCare. This is true even if the training program is funded under the Older Americans Act of 1965.

23. I am a member of a religious order and work outside of the church. The payments I receive from this work are given to the church. Do I report this as income?

Even though these payments are turned over to the church they are considered income and must be reported to the SeniorCare program.

24. I receive payments for providing care to another individual. Do I count these payments as income?

Any payments received for providing care to another individual, even if it is a family member, is counted as income and must be reported to the SeniorCare program.

INTEREST AND DIVIDENDS

25. Are interest and dividends counted as income?

In most cases, interest and dividends are counted as income even if the payments are rolled back into your asset and you do not receive them directly. There is one exception; you do not have to count irrevocable interest you receive on irrevocable burial trusts.

26. Must I count the interest and dividend that I receive on my savings and checking accounts, certificates of deposit (CDs) and money market accounts?

Interest and dividends on these accounts are counted as income and must be reported to the SeniorCare program.

27. I own a savings account jointly with my child which earns interest each year. How should I count the interest?

Include your share of the interest on the account. Each person who is a holder in the account is assigned an equal share.

Example: Your savings account earns \$50 each year. In this case, since there are two people on the account, you would report \$25 as income.

28. I own a savings account jointly with my spouse which earns interest each year. How should I count the interest?

If you and your spouse live together and own a joint account, you should show half of the interest amount in the "Applicant" column on the SeniorCare application form, and the

other half in the “Spouse” column. If you are filing separate applications because you do not live together, include only your share on your individual application.

29. I receive monthly payments from the sale of land through a land contract. Do I have to count this as income?

Any portion of the monthly payment that is considered interest must be counted as income. You do not have to count the principal as income.

30. Should I report capital gains?

Report any capital gains that are reportable as capital gains to the IRS for tax purposes and that you expect to have in the next 12 months. If you are not sure your capital gains are reportable to the IRS for tax purposes, check with your tax advisor, a tax attorney or other tax expert.

If you add up all of your capital gains, and you anticipate a loss overall, your capital gain amount is considered \$0 for SeniorCare. Do not report negative amounts on the SeniorCare application form. Report your capital gains under “Interest and Dividends” on the SeniorCare application form.

SELF-EMPLOYMENT EARNINGS

31. What if I have a loss on my self-employment income?

If you add up all of your income from your self-employment and you anticipate an overall loss, your self-employment amount is considered \$0 for SeniorCare. Do not report negative amounts on the SeniorCare application form.

RETIREMENT INCOME

32. I do not receive a pension from my former employer. Is there any other income I should report as retirement income?

The retirement income category includes some income sources that you might not specifically call a pension. You should report income from all of your retirement accounts. A retirement account is an annuity or work-related plan that provides income when employment ends. Examples include a pension, a disability plan or other retirement plan that is administered by an employer or union. Other examples are funds held in an individual retirement account (IRA) and plans for self-employed individuals, sometimes referred to as Keogh plans. A 401K plan would also be considered a retirement account.

You must count payments, withdrawals and distributions you expect to receive from your retirement account in the next 12 months, *with one exception*. If you have not previously made any withdrawals from a retirement account, and you withdraw the full amount at one time, you do not have to count it as income.

OTHER INCOME

33. Do veteran’s disability payments count as income?

The portion of a veteran’s disability payment that is for unusual medical expenses, aid and attendance, or a housebound allowance does not count as income. Otherwise, your veteran’s disability payment should be reported as income. You should check with the Veteran’s Administration at 1-800-827-1000 to determine if any portion of your payment is considered an allowance for unusual medical expenses, aid and attendance, or a housebound allowance. If it is, deduct that portion from your total annual veteran’s

disability payment. Include the remainder on your SeniorCare application under “Other Income”.

You should also know that a reimbursement from the Veterans Administration for medical costs does not count as income.

34. Are federal farm subsidy payments considered income?

Payments received from a federal farm subsidy are considered income and should be reported as income to the SeniorCare program.

35. Should I count income received from rental properties?

In all cases, subtract your annual operating expenses from the annual amount of your gross rental income. Operating expenses include ordinary and necessary expenses such as insurance, utilities, taxes, advertising for tenants and repairs. Repairs include such expenses as repainting, fixing gutters or floors, plastering and replacing broken windows.

If your rental income could be reported to the IRS as self-employment income and you are subject to the federal self-employment tax for your rental income (usually this only applies if you are a real estate dealer who is buying and selling land, or a farmer who reports income as self-employment income), you may also deduct depreciation from your gross rental income. The IRS publication 533 may be helpful in providing you with information about rental income that is subject to the federal self-employment tax. Include your net rental income amount under “Other Income” on the SeniorCare application form.

36. My spouse lives in a nursing home and is a Medicaid recipient. Part of my spouse's income is allocated to me under the Spousal Impoverishment rules. Do I have to count the amount allocated to me as income?

You are considered the “community spouse.” Income allocated to you from your spouse who is a Medicaid recipient and is residing in a nursing home should be considered income on your SeniorCare application. Report only the amount that is actually allocated.

For example, if the notice that you received from the Medicaid program says that your spouse can allocate up to \$1,000 to you, but the available income is only \$650 and \$45 of that is set aside as the personal allowance, count only \$605 per month (\$650 less \$45). In this example, the \$605 would be multiplied by 12 months and the total annual amount of \$7,260 would be counted as income for the SeniorCare program.

37. My spouse is living with me at home, but is a participant in the Community Options Program (COP). How should I count the amount of his/her income that is allocated to me?

Because you and your spouse are living together, you need to include both your income and the income of your spouse on your application. You should report the amount that s/he allocates to you under your spouse's income on your application. Do not report the amount that s/he allocates to you under your income because by doing so, you would be counting it twice.

INCOME THAT IS NOT COUNTED

38. Are withdrawals from my savings or checking account considered income?

Savings and checking accounts are considered assets. Withdrawals from your savings and/or checking account are considered a conversion of an asset and are not counted as income. However, you must count the interest you receive from your savings and/or checking accounts as income.

39. If I make a withdrawal from my certificate of deposit (CD) or money market account, do I have to count this as income?

Your CD and money market accounts are considered assets and are not counted as income. However, you must count the interest that you receive on these as income.

40. Are there any types of income that I do not have to count?

You do not have to count the income from any of the following:

- Active Corp. of Executives (ACE).
- Adoption assistance payments.
- Agent Orange Settlement Fund payments.
- Disaster and emergency assistance payments made by federal, state, county and local agencies or other disaster assistance agencies.
- Earned Income Tax Credit.
- Earnings of a census enumerator.
- Emergency Fuel Assistance payments.
- Foster Care payments.
- Foster Grandparents Program.
- Governmental rent or housing subsidies.
- Homestead Tax Credit.
- Income Tax Refunds (both state and federal).
- Individual Development Account payments.
- Kinship Care payments.
- Low-Income Energy Assistance Program.
- Older American Community Service Program (except for wages and or salaries which are counted).
- Payments made to individuals because of their status as victims of Nazi persecution.
- Payments received from the class action settlement of Susan Walker vs. Bayer Corporation. These payments are to hemophiliacs who contracted the HIV virus from contaminated blood products.
- Penalty payments made when the state does not correctly process child support refunds.
- Radiation Exposure Act program payments made to compensate injury or death due to radiation from nuclear testing and uranium mining.
- Restitution payments to individual Japanese-Americans (or their survivors) and Aleuts who were interned or relocated during WWII.
- Retired Senior Volunteer Program (RSVP).
- Service Corp. of Retired Executives (SCORE).
- University Year for Action Program.
- Volunteers in Service to America (VISTA).
- W-2 payments for transitional jobs and community service jobs.
- Wisconsin's Family Support Program.

Per capita payments from a Native American tribe to tribal members count as income for SeniorCare. However, there are certain payments to Native Americans that you may not have to count. If you have a question about how a payment to a Native American counts for SeniorCare, please call the SeniorCare Customer Service Hotline at 1-800-657-2038.

41. I pay someone to provide me with long term care at home. I receive payments from the COP program that I use to pay for this care. Do I have to count these payments as income?

If you receive a payment as a reimbursement for health care services that you paid for out-of-pocket, the payment does not count as income. This is true whether the payment comes from an insurance company, from a program such as the Community Options Program (COP), or the Family Care program.

42. I receive reimbursements from my insurance company for prescriptions I have purchased. Do I need to count this as income?

Reimbursements for prescriptions are not counted as income.

43. I have a long term care insurance policy that pays me directly for my long-term care. Do I need to count these payments as income?

Payments that you receive from an insurance company that are used to pay for long term care are not counted as income.

BENEFITS

44. What is the benefit period?

If you are found eligible, the benefit period is 12 months.

45. Will I receive a renewal application before my current benefits expire?

You will receive a Preprinted Renewal Application and instructions approximately 6 weeks prior to the end of your current benefit period.

For example, if your current benefit period ends August 31st, your Renewal Application will be mailed in mid-July.

46. What drugs will be covered?

SeniorCare will provide prescription drug coverage for most medically necessary drugs, when the drug manufacturer has signed a SeniorCare rebate agreement. There are some limitations. You will be asked to use the generic form of the drug. Some brand names will be allowed if properly authorized by your healthcare provider.

47. What is the SeniorCare rebate agreement?

For information regarding the SeniorCare rebate agreement, see the SeniorCare Covered Drugs fact sheet at http://dhfs.wisconsin.gov/seniorCare/factsheets/covered_drugs.htm.

48. Is there a list of participating SeniorCare pharmacies?

There are currently 1,200 pharmacies that are participating in the SeniorCare program. Contact your local pharmacy to see if they currently participate. If your pharmacy is not a SeniorCare participating pharmacy, contact the SeniorCare Customer Service Hotline at 1-800-657-2038, and they will be able to help you find a pharmacy in your area.

49. Is there a covered drug list?

Because of the number of drugs that SeniorCare covers, the list is extensive. If you have questions regarding a specific drug, you can ask your pharmacy or contact the SeniorCare Customer Service Hotline at 1-800-657-2038.

50. Why do my prescriptions cost more now that I have SeniorCare?

Pharmacies must charge you the same price as they would charge people that are not in SeniorCare. If your pharmacy is charging you more for your prescriptions now that you are in SeniorCare, you should contact the pharmacy and ask why you are paying more. If after contacting your pharmacy, you feel that you are being charged an incorrect amount, contact the SeniorCare Customer Service Hotline at 1-800-657-2038.

51. Are over the counter drugs covered when they are prescribed by a healthcare provider?

Over the counter drugs are not covered, even if prescribed by a healthcare provider, with the exception of insulin.

52. Will I have a SeniorCare spenddown and/or deductible?

Depending on your level of participation, you could have a spenddown and/or deductible. For more information about spenddown and deductible, see the SeniorCare Spenddown and Deductible fact sheet at <http://dhfs.wisconsin.gov/seniorCare/factsheets/spenddown.htm>.

NOTE: Only SeniorCare covered drugs can be used to meet the spenddown or deductible.

53. What is a co-payment?

The co-payment amounts are \$5 for each covered generic drug, and \$20 for each covered brand name drug. If you have a spenddown or deductible, you will be required to pay a co-payment after the spenddown or deductible are met.

54. Will I have to keep track of how much of my spenddown and/or deductible I have met? Can I pay the spenddown and/or deductible in advance?

The spenddown and deductible cannot be prepaid. However, as your pharmacy bills SeniorCare for each covered drug, SeniorCare automatically tracks your expenses.

55. What if I do not meet my spenddown and/or deductible during my 12-month benefit period?

Prescription costs used to meet the spenddown and/or deductible in the 12-month benefit period do not carry over to the next benefit period. If you become eligible for another 12-month benefit period, you will have to start a new spenddown and/or deductible.

56. My pharmacy shows that I have a spenddown due to a mistake on my application. This has already been corrected and I should not have a spenddown. What should I do?

If your pharmacy shows you have a spenddown and you disagree, contact the SeniorCare Customer Service Hotline at 1-800-657-2038. They will research the discrepancy for you.

57. What if my pharmacy shows I have prescription drug coverage other than SeniorCare, but I do not?

If you do not have other prescription drug coverage, contact the SeniorCare Customer Service Hotline at 1-800-657-2038. If you had other prescription drug coverage that has been cancelled, make sure that you have the termination date of the other coverage before

calling the SeniorCare Customer Service Hotline. They will need this date to update your SeniorCare coverage.

58. Who should I call if I have prescription drug coverage other than SeniorCare?

If you have prescription drug coverage under other health insurance plans including Medicare Parts A and B, you may enroll in SeniorCare. SeniorCare will coordinate benefit coverage with all other insurance coverage including Medicare covered drugs. SeniorCare will also coordinate benefits with pharmacies that accept discount cards. Contact the SeniorCare Customer Service Hotline at 1-800-657-2038 and they will help you.

59. How will I know in what level of benefits I will be enrolled?

A notice of decision will be mailed that tells you if you have been approved for SeniorCare benefits. If approved, your notice of decision will tell you in what benefit level you are enrolled. If you have been approved, you will receive a SeniorCare identification card shortly after receiving your notice of decision. You will also receive a SeniorCare Participant Handbook that explains your SeniorCare benefits in more detail.

For More Information:

- Call the SeniorCare Customer Service Hotline at (800) 657-2038, or
- Visit the SeniorCare Web site at: <http://dhfs.wisconsin.gov/seniorcare/>.

Information provided in this document is general. To find out more detailed information regarding SeniorCare, please contact the SeniorCare Customer Service Hotline at 1-800-657-2038.

DHFS is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact 1-608-266-3465 or 1-608-266-2555 TTY. All translation services are free of charge.

For civil rights questions call (608) 266-3465 or (608) 266-2555 TTY.

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